

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
52797
Morton & Craig LLC
110 Marter Ave., Suite 301
Moorestown, NJ 08057
Attorney for Santander Consumer USA Inc.

In Re:

MICHAEL D. ADAMS



Order Filed on October 28, 2021
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case number: 20-21676

Adv. No.

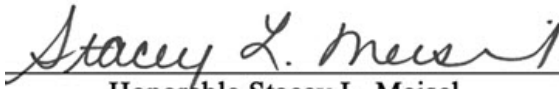
Hearing Date: 9-8-2021

Judge: (SLM)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: October 28, 2021


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Michael D. Adams / 52797

Case No: 20-21676

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion for Stay Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Russell L. Low, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2020 Nissan Altima bearing vehicle identification number 1N4BL4BVXLC152893.
2. That the debtors' account has arrears through September 2021 in the amount of \$8,583.96. The debtor is to cure this arrearage as following:
 - a. The debtor is to cure the arrears by making his regular monthly payment of \$715.33 plus an additional \$1,430.66 each month (for a total monthly payment of \$2,145.99), for the months of October 2021 through March 2022 (6 months). If the debtor fails to make any payment within thirty (30) days after a payment falls due, or any payment is returned for non-sufficient funds, Santander shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the debtor, his attorney, and the chapter 13 trustee.

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Debtors: Michael D. Adams / 52797

Case No: 20-21676

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

3. That beginning with his April 2021 payment, the debtor is to make each monthly payment directly to Santander under the terms of the retail installment contract. If the debtor fails to make any monthly payment to Santander within thirty (30) days after each payment falls due, Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, and the chapter 13 trustee.
4. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA Inc. must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtor, his attorney, and the chapter 13 trustee.
5. That the debtor is to pay Santander a counsel fee of \$438.00 through his chapter 13 bankruptcy plan.

In re:
Michael D. Adams
Debtor

Case No. 20-21676-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 28, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2021:

Recip ID	Recipient Name and Address
db	+ Michael D. Adams, 167 N. Prospect Avenue, Bergenfield, NJ 07621-1219

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Keith B. Morgan	on behalf of Creditor INVESTORS DAWSON BEACH LLC kmorgan@morganlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Michael D. Adams ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

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Date Rcvd: Oct 28, 2021

Form ID: pdf903

Total Noticed: 1

TOTAL: 6